

IN RE:

DALE HERBERT LUNDMARK
KATHRYN MAE LUNDMARK
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:22-10072

Chapter 13

Document No.: 41

ORDER OF COURT

AND NOW, this 16th day of June, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).


(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

SIGNED
6/16/25 1:30 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT:



John C. Melaragno, Judge jlm
United States Bankruptcy Court

In re:
Dale Herbert Lundmark
Kathryn Mae Lundmark
Debtors

Case No. 22-10072-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Jun 16, 2025

Form ID: pdf900

Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Dale Herbert Lundmark, Kathryn Mae Lundmark, 10609 Market Street, Russell, PA 16345-4239
15453966	+ Dovenmuehle/Reliance Financing, 1 Corporate Drive, Lake Zurich, IL 60047-8944
15453967	+ Fedloan, Attn: Bankruptcy, P.O. Box 69184, Harrisburg, PA 17106-9184
15453976	+ Southern Chautauqua FCU, 310 Fairmont Ave, Jamestown, NY 14701-2846

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 17 2025 00:29:37	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15453948	Email/Text: ebn@21stmortgage.com	Jun 17 2025 00:10:00	21st Mortgage Corporation, Attn: Bankruptcy, 620 Market Street, Knoxville, TN 37902
15453949	Email/Text: bankruptcy@bbandt.com	Jun 17 2025 00:10:00	BB&T, Attn: Bankruptcy, Po Box 1847, Wilson, NC 27894
15453956	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 17 2025 00:09:00	Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02940
15453963	Email/Text: CantonRecoveryGroup@cbna.com	Jun 17 2025 00:10:00	Community Bank Na, Attn: Bankruptcy Dept, Po Box 509, Canton, NY 13617
15453950	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 17 2025 00:17:15	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15453951	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 17 2025 00:55:32	Cbna, Attn: Centralized BankruptcyDept, Po Box 790034, St Louis, MO 63179-0034
15453952	+ Email/Text: Bankruptcy@centra.org	Jun 17 2025 00:11:00	Centra Credit Union, P.O. Box 789, Columbus, IN 47202-0789
15453953	+ Email/Text: Bankruptcy@centra.org	Jun 17 2025 00:11:00	Centra Credit Union, 1430 National Bk, Columbus, IN 47201-5577
15453954	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 17 2025 00:19:07	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15453955	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 17 2025 00:29:19	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15453957	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 17 2025 00:10:00	Comenity Bank/Blair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15453958	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 17 2025 00:10:00	Comenity Bank/Bon Ton, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15453960	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 17 2025 00:10:00	Comenity Bank/Maurices, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Jun 16, 2025

Form ID: pdf900

Total Noticed: 47

15453961	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 17 2025 00:10:00	Comenity Bank/Peebles, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15453959	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 17 2025 00:10:00	Comenity Bank/ctpr&bks, Po Box 182789, Columbus, OH 43218-2789
15453962	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 17 2025 00:10:00	Comenity Capital, Attn: Bankruptcy, Po Box 182120, Columbus, OH 43218-2120
15453964	+ Email/Text: bankruptcy@td.com	Jun 17 2025 00:10:00	Cub Cadet, Attn: Bankruptcy, 70 Gray Rd, Falmouth, ME 04105-2019
15463090	Email/Text: BKCourtNotices@yourmortgageonline.com	Jun 17 2025 00:10:00	Reliance First Capital, LLC, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
15453965	+ Email/Text: mrdiscen@discover.com	Jun 17 2025 00:09:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15453968	Email/Text: FSBBankruptcy@fiiwarsaw.com	Jun 17 2025 00:09:00	Five Star Bank, 220 Liberty Street, Po Box 227, Warsaw, NY 14569
15453969	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jun 17 2025 00:10:00	Key Bank, Oh-01-51-0622, 4910 Tiedman Rd., Brooklyn, OH 44144-2338
15456197	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jun 17 2025 00:10:00	KeyBank NA, 4910 Tiedeman Rd., Brooklyn, OH 44144-2338
15453970	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 17 2025 00:29:28	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15468893	Email/PDF: resurgentbknotifications@resurgent.com	Jun 17 2025 00:17:25	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15453971	Email/Text: camanagement@mtb.com	Jun 17 2025 00:10:00	M&T Credit Services, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15461788	+ Email/Text: camanagement@mtb.com	Jun 17 2025 00:10:00	M&T BANK, P.O. BOX 1508, BUFFALO, NY 14240-1508
15453972	+ Email/Text: angela.abreu@northwest.com	Jun 17 2025 00:09:00	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
15453973	+ Email/PDF: cbp@omf.com	Jun 17 2025 00:18:59	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15453974	^ MEBN	Jun 17 2025 00:00:41	Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130
15453975	+ Email/PDF: Bankruptcy_Prod@mohela.com	Jun 17 2025 00:30:28	Sallie Mae, Inc, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500
15453977	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 17 2025 00:19:09	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15454335	^ MEBN	Jun 17 2025 00:01:45	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15453978	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 17 2025 00:30:20	Synchrony Bank/Car Care, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15453979	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 17 2025 00:18:22	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15453980	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 17 2025 00:30:32	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
15453981	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 17 2025 00:18:30	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15453982	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 17 2025 00:42:59	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15453983	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 17 2025 00:30:13	Synchrony Bank/Sams Club, Attn: Bankruptcy

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: Jun 16, 2025

Form ID: pdf900

Total Noticed: 47

15453984	+ Email/PDF: ais.sync.ebn@aisinfo.com		Dept, Po Box 965060, Orlando, FL 32896-5060
		Jun 17 2025 00:41:03	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15469705	+ Email/Text: tdebn@credbankserv.com		
		Jun 17 2025 00:10:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15453985	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com		
		Jun 17 2025 00:10:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52408-8026
15453986	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com		
		Jun 17 2025 01:06:16	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, 3rd Fl, Des Moines, IA 50328-0001

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		RELiance FIRST CAPITAL, LLC
cr	*+	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2025 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Debtor Dale Herbert Lundmark dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Kathryn Mae Lundmark dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor RELIANCE FIRST CAPITAL LLC dcarlon@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor RELIANCE FIRST CAPITAL LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6